

The PRESIDING OFFICER (Mr. ASHCROFT). The clerk will read the two bills for the second time.

The legislative clerk read as follows:

A bill (S. 1322) to provide for the relocation of the U.S. Embassy in Israel to Jerusalem, and for other purposes.

Mr. DOLE. Mr. President, I object to further proceedings on this matter at this time.

The PRESIDING OFFICER. Without objection, the bill will be placed on the calendar.

The legislative clerk read as follows:

A bill (S. 1328) to amend the commencement dates of certain temporary Federal judgeships.

Mr. DOLE. I object to further proceedings on this bill at this time.

The PRESIDING OFFICER. Without objection, the bill will be placed on the calendar.

Mr. DOLE. Mr. President, is the Senator from Wyoming seeking recognition?

Mr. THOMAS. Yes.

MORNING BUSINESS

The PRESIDING OFFICER. Under the previous order, there will now be a period for the transaction of morning business not to extend beyond the hour of 2 p.m., with Senators permitted to speak therein for up to 5 minutes each.

Under the previous order, the Senator from Wyoming [Mr. THOMAS] or his designee is recognized to speak for up to 60 minutes.

THE BUDGET

Mr. THOMAS. Mr. President, let me first allay any fears that I intend to speak for 60 minutes. But I do have some colleagues who will join in using this opportunity to talk about where we are going in the next several weeks. Of course, what we do in the next several weeks is relatively less important than the impact on where we are going in the next century. It is my belief and the belief of many of us that we have the opportunity during this time to make a great deal of difference, and much of it has to do with the budget. It has to do with our ability to be responsible in spending and what we do.

I would like, if the Senator from New Mexico is ready, to yield to have some basic comments with respect to the budget and where we are going with the budget. So if I might, Mr. President, I will yield to my colleague from New Mexico, the chairman of the Budget Committee.

Mr. DOMENICI. I thank the Senator very much.

The PRESIDING OFFICER. The Senator from New Mexico.

A BALANCED BUDGET

Mr. DOMENICI. First of all, let me in advance thank Senator COCHRAN for organizing this time. I am only going to use a few minutes because I get more

than enough time in expressing budget and fiscal problems for our country. But today I want to start by saying the long, long journey of getting to a balanced budget from the standpoint of the Senate and all of the committees of this Senate doing their work is completed as of now.

In fact, just about a half-hour ago, dated today, I received a letter from the Congressional Budget Office directed to me as chairman of the Budget Committee signed by Dr. June O'Neill, Director of the Congressional Budget Office, that says when we pass in the Senate and if the President will just sign what we have done, we have a balanced budget, literally. For the first time in more than 25 years we have put together a package of reforms and changes, restraints and modifications in the law such that the authenticator of our budgets, the institution created to tell us the truth, has said in this letter that we have a balanced budget.

Now, for many of us, this letter has been years, years, and years in the making, and for some who have joined us recently, like the occupant of the chair and my good friend from Wyoming, they came and they lent their support to this very, very important endeavor in their first year of what may be for them many years of being Senators when the United States spends only what it takes in and establishes a new premise that we will only fund what we can afford.

So it is with a great deal of pleasure that I kick off this 1 hour today, and many to follow, when we explain why we are doing what we are doing by saying to those who want future Americans to have a better standard of living, for those seniors, those parents across this land that are wondering why cannot our children have a better standard of living, why cannot they get better paychecks. This is the beginning of the reinstating across this land a U.S. economy that can grow and prosper with low inflation and provide an increasing standard of living.

Why? Because it is obvious when you borrow so much money to pay for Government that you probably could not afford, you siphon off the resources and the productivity of our people, young and old. Those around now and those who will be here in a couple years, you take their productivity and their wealth and you say the U.S. Government needs that. We need it, to borrow it, to pay our bills, which we should not have incurred in the first place. Mr. President, \$4.6 trillion of that kind of debt, which sooner or later will stop growing when all these bills we are going to send to the President gets real and says how we will do it with real numbers, not with phony economic numbers.

I repeat, it would not have been very difficult to get this letter from the Director of the Budget Office if we had the luxury that the President had. The President found \$475 billion without

cutting anything, without reforming anything. He just said, "We'll have better numbers than the Congressional Budget Office. Things are just going to be so much better, Medicaid is not going to cost so much. You don't have to change it. It is just going to stop costing so much."

"Medicare, you know, it is also going to stop costing so much," said the President. "We are going to save a bunch of money because the costs are going to start going down." He said, "We're going to pick up interest." He says we are going to pick up \$175 billion because he thinks we are going to grow more than the Congressional Budget Office says, again, the authenticator of truism and the opposite of smoke and mirrors that we so long looked for around here and now we have.

So when the President comes to the party, after we have done what this CBO Director says, after we pass what she says will get you the balance, the ball is going to be in the President's court. What does he want to do about it? We already had the Secretary of the Treasury, with weeping and gnashing of teeth about the debt limit, making changes in advance of what he assumes might happen around here.

Mr. Secretary of the Treasury, while we recognize and respect your past business performance, we insist that you understand that we want, too, a balanced budget. We do not want America to default on its debt. But, Mr. Secretary, we want a balanced budget. And we believe that the CBO Director told us today how you do it. You do not dream up better numbers so you do not have to do so much, you do what must be done. No smoke and mirrors. Reform the entitlement programs. You will get there. America will have a much better place for its youngsters to grow up in and have the opportunity to prosper and grow in.

So, I will ask unanimous consent that the letter, and for those interested, the attached charts be printed in the RECORD. The charts are now attached. And believe it or not, in 2002, the Congressional Budget Office, without a rosy scenario, with conservative economics, real estimates, says we will have a \$10 billion surplus.

Now, I know for many that is one of these "believe it or not," is it not? It has been so long since we ever thought about this seriously. You never thought we could get there. And I might conclude after all my years of trying to get there, I never thought we would be here today, and next week and the week after when we vote to do this. And I would hope some of those on the other side of the aisle will help us do it. I am not sure they will. But I hope they do not rely on the President's budget as a means of getting there.

I have heard some very, very expert members of the Democratic Party on that side of the aisle talk about the need to reform entitlement programs.

Well, reform did not mean that you wish away the costs by just sitting down and saying it just is not going to cost that much, you do not have to change anything.

Let me tell everyone, I have been down that route. The one summit that failed, when we got the Executive and the Congress together, failed because we refused to reform entitlement programs. We estimated their costs. And much like the President, we estimated them very low. The OMB Director thought they would not cost so much. We saw the result. They cost a lot more than we predicted, and we never came close to the goals we had set.

We are not doing that. We are not doing that. We are taking on some very tough issues. There is some pain. We think it is fair pain. And so today I am very, very proud to say that the journey toward a balanced budget is perhaps drawing to an end.

Mr. President, pursuant to section 205(a)(4) of the fiscal year 1996 concurrent resolution on the budget (H. Con. Res. 67), I am submitting to the Senate the Congressional Budget Office certification of the reconciliation recommendations.

In accordance with the procedures set forth in the budget resolution, the Budget Committee transmitted the recommendations received pursuant to section 105(a) of that resolution to the Congressional Budget Office [CBO]. CBO completed the required estimate and transmitted it to the Senate Budget Committee today. The estimate

projects that enactment of the legislation will result in a balanced total budget in 2002—indeed there will be a \$10 billion surplus in that year. This estimate does not include projections of the fiscal dividend.

This certification triggers the revenue reconciliation instructions to the Senate Finance Committee contained in section 105(b) of the budget resolution. Pursuant to that section, the Finance Committee must submit its revenue reduction recommendations to the Budget Committee within 5 days.

I submit officially for the RECORD the CBO's letter saying when we pass the Senate proposals we will have a balanced budget in the year 2002.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

U.S. CONGRESS,
CONGRESSIONAL BUDGET OFFICE,
Washington, DC, October 18, 1995.

Hon. PETE V. DOMENICI,
Chairman, Committee on the Budget, U.S. Senate, Washington, DC.

DEAR MR. CHAIRMAN: The Congressional Budget Office has reviewed the legislation submitted to the Senate Committee on the Budget by eleven Senate committees pursuant to the reconciliation directives included in the budget resolution for fiscal year 1996 (H. Con. Res. 67). CBO's estimates of the budgetary effects of each of those submissions have been provided to the relevant committees and to the Budget Committee. Based on those estimates, using the economic and technical assumptions underlying the budget resolution, and assuming the level of discretionary spending specified in that resolution, CBO projects that enact-

ment of the reconciliation legislation submitted to the Budget Committee would produce a small budget surplus in 2002. The effects of the proposed package of savings on the projected deficit are summarized in Table 1, which includes the adjustments to CBO's April 1995 baseline assumed by the budget resolution. The estimated savings that would result from enactment of each committee's reconciliation proposal is shown in Table 2.

As you noted in your letter of October 6, CBO published in August an estimate of the fiscal dividend that could result from balancing the budget in 2002. CBO estimated that instituting credible budget policies to eliminate the deficit by 2002 could reduce interest rates by 150 basis points over six years (based on a weighted average of long-term and short-term interest rates) and increase the real rate of economic growth by 0.1 percentage point a year on average, compared with CBO's economic projections under current policies. CBO projected that the resulting reductions in federal interest payments and increases in federal revenues would total \$50 billion in 2002 and \$170 billion over the 1996-2002 period. Those projections were based on a hypothetical deficit reduction path developed by CBO. The deficit reductions estimated to result from the reconciliation legislation submitted to the Budget Committee, together with the constraints on discretionary spending proposed in the budget resolution, would likely yield a fiscal dividend similar to that discussed in the August report.

If you wish further details on this projection, we will be pleased to provide them.

Sincerely,

JUNE E. O'NEILL,
Director.

Enclosure.

TABLE 1.—PROPOSED SENATE BUDGETARY CHANGES FROM CBO'S APRIL BASELINE
[By fiscal year, in billions of dollars]

	1996	1997	1998	1999	2000	2001	2002	Total 1996-2002
CBO April baseline deficit ¹	210	230	232	266	299	316	349	*
Baseline adjustments ²								
CPI rebenchmarking ³	0	0	0	-1	-3	-6	-9	-18
Other adjustments ⁴	1	1	1	2	2	1	1	10
Subtotal	1	1	1	1	-1	-5	-8	-8
Policy changes:								
Outlays:								
Discretionary: ⁵								
Freeze ⁶	-8	-9	-12	-35	-55	-75	-96	-289
Additional savings	-10	-21	-27	-24	-20	-24	-25	-151
Subtotal	-18	-29	-39	-59	-75	-99	-121	-440
Mandatory:								
Medicare	-8	-17	-25	-36	-48	-60	-75	-270
Medicaid	-5	-9	-16	-25	-33	-42	-52	-182
Other	-12	-21	-24	-27	-29	-30	-32	-175
Subtotal	-26	-48	-65	-87	-110	-133	-159	-627
Net interest	-2	-6	-12	-21	-33	-48	-67	-189
Total outlays	-45	-83	-116	-168	-217	-280	-347	-1,256
Revenues ⁷	-1	-3	-3	-4	-4	-4	-4	-24
Total policy changes	-46	-86	-120	-171	-221	-284	-351	-1,280
Total adjustments and policy changes	-45	-85	-118	-171	-222	-288	-359	-1,288
Senate policy deficit	165	146	113	96	77	28	-10	*

¹ Projections assume that discretionary spending is equal to the spending limits that are in effect through 1998 and will increase with inflation after 1998.

² The budget resolution was based on CBO's April 1995 baseline projections of mandatory spending and revenues, except for a limited number of adjustments.

³ The budget resolution baseline assumed that the 1998 rebenchmarking of the CPI by the Bureau of Labor Statistics will result in a 0.2 percentage point reduction in the CPI compared with CBO's December 1994 economic projections.

⁴ The budget resolution baseline made adjustments related to revised accounting of direct student loan costs, assuming expiration of excise taxes dedicated to the Superfund trust fund as provided under current law, the effects of enacted legislation, and technical corrections.

⁵ Discretionary spending specified in the Concurrent Resolution on the Budget for Fiscal Year 1996 (H. Con. Res. 67).

⁶ Savings from freezing 1996-2002 appropriations at the nominal level appropriated for 1995.

⁷ Revenue increases are shown with a negative sign because they reduce the deficit.

Source.—Congressional Budget Office.

Note: * = not applicable; CPI = consumer price index.

TABLE 2.—SENATE RECONCILIATION SAVINGS BY COMMITTEE

[By fiscal year, in billions of dollars]

	1996	1997	1998	1999	2000	2001	2002	1996–2002
Agriculture, Nutrition and Forestry:								
Outlays:								
Farm and export programs	–0.9	–1.6	–2.1	–2.0	–2.0	–2.0	–2.0	–12.7
Nutrition programs	–2.4	–4.0	–4.7	–5.3	–5.9	–6.4	–7.0	–35.7
Subtotal	–3.3	–5.6	–6.8	–7.3	–7.8	–8.4	–9.0	–48.4
Armed Services: Outlays	–0.1	–1.2	0.4	0.4	0.3	0.3	0.3	0.3
Banking, Housing, and Urban Affairs: Outlays	–5.1	0.3	0.3	0.3	0.3	0.3	0.3	–3.3
Commerce, Science and Transportation: Outlays	–0.1	–1.8	–2.6	–3.5	–3.1	–2.6	–1.4	–15.1
Energy and Natural Resources:								
Outlays	–0.6	–1.4	–1.1	–0.3	–0.9	–0.3	–0.1	–4.7
Revenues ¹	0.0	(?)	(?)	(?)	(?)	(?)	(?)	(?)
Deficit	–0.6	–1.4	–1.1	–0.3	–0.9	–0.3	–0.1	–4.7
Environment and Public Works: Outlays	–0.1	–0.3	–0.2	–0.5	–0.4	–0.4	–0.4	–2.3
Finance:								
Outlays:								
Medicare	–8.4	–17.1	–25.3	–36.1	–47.8	–60.3	–75.2	–270.2
Medicaid	–5.1	–9.0	–16.4	–24.5	–32.9	–42.2	–51.9	–182.0
Welfare reform	–0.8	–9.0	–10.9	–12.1	–13.6	–15.0	–16.9	–78.3
Subtotal	–14.3	–35.1	–52.6	–72.7	–94.3	–117.5	–144.0	–530.5
Revenues ¹ :								
Earned Income Tax Credit	–0.1	–1.2	–1.4	–1.6	–1.8	–2.1	–2.5	–10.7
Hospital Insurance Tax	–1.1	–1.6	–1.5	–1.5	–1.4	–1.4	–1.3	–9.8
Subtotal	–1.2	–2.8	–2.9	–3.1	–3.2	–3.5	–3.8	–20.5
Deficit	–15.5	–37.9	–55.5	–75.8	–97.5	–121.0	–147.7	–550.9
Governmental Affairs:								
Outlays	–0.5	–1.0	–1.0	–1.0	–0.9	–0.9	–0.9	–6.2
Revenues ¹	–0.2	–0.4	–0.6	–0.6	–0.6	–0.6	–0.7	–3.7
Deficit	–0.7	–1.4	–1.5	–1.6	–1.5	–1.6	–1.6	–9.9
Judiciary: Outlays	0.0	0.0	0.0	–0.1	–0.1	–0.1	–0.1	–0.5
Labor and Human Resources: Outlays	–1.3	–1.1	–1.4	–1.6	–1.7	–1.8	–1.9	–10.9
Veterans' Affairs: Outlays	–0.2	–0.3	–0.5	–1.3	–1.5	–1.4	–1.5	–6.7
Interactive Effects: Outlays	(?)	0.1	0.1	0.2	0.2	0.3	0.3	1.1
Total:								
Outlays	–25.5	–47.6	–65.4	–87.4	–110.0	–132.7	–158.6	–627.1
Revenues ¹	–1.4	–3.2	–3.4	–3.7	–3.9	–4.1	–4.4	–24.1
Deficit	–26.9	–50.8	–68.9	–91.1	–113.8	–136.8	–163.0	–651.3

¹ Revenue increases are shown with a negative sign because they reduce the deficit.² Less than \$50 million.

Sources.—Congressional Budget Office; Joint Committee on Taxation.

Mr. DOMENICI. I yield the floor.

Mr. THOMAS addressed the Chair.

The PRESIDING OFFICER. The Senator from Wyoming.

Mr. THOMAS. Mr. President, let me first congratulate the Senator from New Mexico. This is a tough job. This is the toughest job in the Congress. Everyone likes the programs that we have. Everyone is involved in the programs. So you have to make some really tough decisions. It has not been done for 25 years. So I certainly congratulate the Senator, the Budget Committee, and the Finance Committee. They are doing tough work.

So we say, why are we doing this? It is very tough. What is the benefit? Let me tell you that I think there are substantial benefits. As a matter of fact, I do not think there is any question whether we have to do it.

One, if we are to be responsible, fiscally, morally, in terms of paying for what we ask for, you have to balance the budget. We have gone for a very long time, and we have known it, all of us, as citizens but we have not cared too much. But now we are at a time when, for example, interest on the national debt soon will become the largest single line item in the budget: \$260 billion interest; not debt service, not a reduction, interest. That is one reason we do it.

If you have a philosophy about government, should Government continue

to grow and become larger, better Government, it has to do with balancing the budget. If we do not ask ourselves, are we willing to pay for the services that we ask for or are we going to put them on the credit card, as we have done for a very long time, then we will continue to have larger and larger Government.

One of the benefits, I think, is to leave more money in the pockets of American families to spend as they chose to invest and create jobs.

Of course, I mentioned the interest. We will, next month, I suspect, be asked to vote on raising the debt limit to \$5 trillion—whatever that is—\$5 trillion because that is where we have gotten ourselves over a period of time. These young people, like these pages here, have, I think, \$180,000 debt each they will inherit because we have not balanced the budget.

So that is what it is all about. It is not really a question of whether we do it, we must do it to be morally, fiscally responsible.

So we are doing the business this week. This is a defining moment, I believe, in a very long time. This is my first year in the Senate that I have been here. But I have been here for several years, 5 years, in the House. We have not had a moment of that kind since I have been here. But more importantly, we have not had a moment of that kind for many years, a defining

moment when we decide to make some fundamental changes in Government.

It is not just the budget. The budget is reflective of it. The budget is the key to doing it. But much more will be changed besides simply balancing the budget.

I do not think there is any question but what voters asked for change. I do not think there is any question, as you go out to your constituency and talk in town meetings, about where we are going. Everyone knows we have to do something different. Almost everyone knows that you cannot keep doing the same thing and expect different results.

So we have before us this week and next week and will have before us next month the defining moment. We will have before us a budget that will bring us into balance in 7 years, the first time for a very long time.

So I would like to talk a little bit about the process we go through to do that, as opposed to the detail, and it will be difficult. I would like to talk a little bit about philosophy, because it is quite obvious that there are two points of view. There is nothing wrong with that. There are, clearly, at least two points of views. There are many views, of course, and they center on the role of the Federal Government in America today. That is the reason we

have debate, that is the reason we have two parties, that is the reason we vote, to get a sense of direction as to how we want to go.

Some, including the President, and many of the more liberal Members on the other side, support more spending. That is a legitimate point of view, to spend more in the Federal Government, have more programs, have larger Government. I do not happen to agree with that.

My view is that we strengthen this country by having more personal responsibility, by having fewer programs that work better, that are efficient, that, in the case of welfare, are designed to help people who need help, but to help them back into a position to help themselves, not as a permanent establishment.

We have had 40 years where we just generally added to the social programs. If they did not work quite right, we put some more money in them. Now we have an opportunity to examine some of these programs, to see, indeed, that they are accomplishing the purposes for which they were established; to see, indeed, if they are efficient in terms of delivering the services that we pay for; to consider if there is a better way to do it.

This is, after all, a Union of States, and the basic governing unit are the States. They come together in the federation, and the more things, in my view, that the States can do, being closer to the people, the more likely they are to be effective.

So there is a different point of view about that. The President promised a 5-year balanced budget as a candidate 3 years ago. Of course, that has not happened. What did happen, however, was the largest tax increase in the history of this country that still left us with a deficit.

Voters rejected the proposal last year, of course, for the Government takeover of health care.

So where are we now? We have to have a budget that really means something. The President's first budget this year was rejected 99 to zip in this place. The budget that followed was touted as a balanced budget, but CBO indicated that it will be \$200 billion over at the end of the 10-year period and would never balance.

There has to be a little pain in balancing, and it has to be real cuts. It is tough. It is where we are. We have to really come to the snubbing post and say are we going to commit ourselves to doing it and the time is now.

I hope that we get some support and cooperation from the White House and the other side of the aisle. I do not suggest everyone is going to agree. There are, obviously, lots of points of disagreement in how you do this, but the point is that we have to do it.

We have to save Medicare. If you like Medicare, if you want to have a health care program for the elderly, you have to change it. You cannot let it continue to grow at 10 percent a year, un-

less you want to double the contribution that is made to Social Security for part A. That is a fact.

I am a little concerned that as we move toward these decisions in the public arena, making public policy, that we are moving more and more toward sort of merchandising, towards the idea of using fright tactics instead of facts.

I picked up something in the Denver paper the other day on my way back. The Denver paper is not exactly a conservative bulletin, but it asserted the allegation under the Clean Water Act that we are going to dump arsenic in the water supply. Of course we are not going to dump arsenic in the water supply. Those are the kind of things that are being talked about as distortions, and they do not really come to the question of what we do to have a responsible Government, to be able to finance the kinds of programs that really are meaningful over time.

So, Mr. President, I say, again, that we are approaching and involved in, and it is a treat for you and me and my associate from Minnesota in our first year here to be a part of the first time to have a real opportunity to balance the budget, and we have that. I certainly hope our associates in the Senate will cause that to happen.

Mr. President, I yield the floor.

Mr. INHOFE addressed the Chair.

The PRESIDING OFFICER. The Senator from Oklahoma.

A MESSAGE OF HOPE

Mr. INHOFE. Mr. President, I have been told, and we hear over and over again that we have lost the war on words on the Republican side and that this, what has now become known as the "big lie" around the country, is selling; that people are buying the idea that the Republicans are cutting Medicare and giving tax credits and tax relief for the very wealthy.

Of course, this just is not true. I come here with a message of hope this morning, because I really believe that the American people will catch on. We are going to go through the same thing we went through a couple years ago when they were talking about socializing medicine. I am not nearly as distressed as other people are because we have time, time works in our favor, we have logic on our side, and we are seeing some things happening right now that I get really quite excited about.

The other day, I picked up an editorial that was in the Washington Post. Mr. President, we are talking about the Washington Post now. This is not the Limbaugh Letter and this is not the Human Events, this is the Washington Post. Generally, the Washington Post is more liberal on their editorial outlook. If anything, they are more on the Democratic side than the Republican side.

The editorial is called "Medagogues." This is really a kind of neat article. The first paragraph says. I will paraphrase it:

Newt Gingrich and Bob Dole accused the Democrats and their allies yesterday of conducting a campaign based on distortion and fear . . . They're right; that's precisely what the Democrats are doing—it's pretty much all they're doing—and it's—

A crummy idea.

I ask unanimous consent to have this editorial, entitled "Medagogues," printed in the RECORD.

There being no objection, the editorial was ordered to be printed in the RECORD, as follows:

MEDAGOGUES

Newt Gingrich and Bob Dole accused the Democrats and their allies yesterday of conducting a campaign based on distortion and fear to block the cuts in projected Medicare spending that are the core of the Republican effort to balance the budget in the next seven years. They're right; that's precisely what the Democrats are doing—it's pretty much all they're doing—and it's crummy stuff.

There's plenty to be said about the proposals the Republicans are making; there's a legitimate debate to be had about what ought to be the future of Medicare and federal aid to the elderly generally. But that's not what the Democrats are engaged in. They're engaged in demagoguery, big time. And it's wrong—as wrong on their part now as it was a year ago when other people did it to them on some of the same health care issues. Then, they were the ones who indignantly complained.

Medicare and Medicaid costs have got to be controlled, as do health care costs in the economy generally. The federal programs represent a double whammy, because they, more than any other factor, account for the budget deficits projected for the years ahead. They are therefore driving up interest costs even as they continue to rise powerfully themselves. But figuring out how to contain them is enormously difficult. More than a fourth of the population depends on the programs for health care; hospitals and other health care institutions depend on them for income; and you cut their costs with care. Politically, Medicare is especially hard to deal with because the elderly—and their children who must help care for them to the extent the government doesn't—are so potent a voting bloc.

The congressional Republicans have founded the skeptics who said they would never attack a program benefiting the broad middle class. They have come up with a plan to cut projected Medicare costs by (depending on whose estimates you believe) anywhere from \$190 billion to \$270 billion over the seven-year period. It's true that they're also proposing a large and indiscriminate tax cut that is a bad idea and that the Medicare cuts would indirectly help to finance. And it's true that their cost-cutting plan would do—in our judgment—some harm as well as good.

But they have a plan. Enough is known about it to say it's credible; it's gutsy and in some respects inventive—and it addresses a genuine problem that is only going to get worse. What the Democrats have instead is a lot of expostulation, TV ads and scare talk. The fight is about "what's going to happen to the senior citizens in this country," Dick Gephardt said yesterday. "The rural hospitals. The community health centers. The teaching hospitals . . ." The Republicans "are going to decimate [Medicare] for a tax break for the wealthiest people, take it right out of the pockets of senior citizens. . . ." The American people "don't want to lose their Medicare. They don't want Medicare costs to be increased by \$1,000 a person. They